

Fill in this information to identify the case:

Debtor 1 Lisa Diane Gilbert

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Texas  
(State)

Case number 16-60773

## Form 4100R

**Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

Name of creditor: U.S. Bank Trust National Association, as Trustee of the Bungalow Series III Trust Court claim no. (if known): 8

Last 4 digits of any number you use to identify the debtor's account: 1662

Property address: 3015 Brentwood Drive  
Number Street

Tyler, TX 75701  
City State ZIP Code

**Part 2: Prepetition Default Payments**

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 11 / 01 / 2019  
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ \_\_\_\_\_
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \_\_\_\_\_
- c. **Total.** Add lines a and b. (c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM / DD / YYYY

Debtor 1 Lisa Diane Gilbert Case number (if known) 16-60773  
First Name Middle Name Last Name

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

**X** /s/ Kristin A. Zilberstein  
Signature

Date 01 / 07 / 2020

Print Kristin A. Zilberstein  
First Name Middle Name Last Name

Title Authorized Agent for Secured Creditor

Company Ghidotti | Berger LLP

**If different from the notice address listed on the proof of claim to which this response applies:**

Address 1920 Old Tustin Ave.  
Number Street

Santa Ana CA 92705  
City State ZIP Code

Contact phone (949) 427 - 2010

Email kzilberstein@ghidottiberger.com

**CERTIFICATE OF SERVICE**

On January 7, 2020, I served the foregoing documents described as on the following Response to Notice of Final Cure Payment to individuals by electronic means through the Court's ECF program:

DEBTOR'S COUNSEL  
Gordon Mosley  
gmosley@suddenlinkmail.com

TRUSTEE  
Lloyd Kraus  
docs@ch13tyler.com

U.S. TRUSTEE  
United States Trustee  
USTPRegion06.TY.ECF@USDOJ.GOV

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Evan Tragarz  
Evan Tragarz

On January 7, 2020, I served the foregoing documents described as Response to Notice of Final Cure Payment on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

<b>Debtor</b> Lisa Diane Gilbert 3015 Brentwood Drive Tyler, TX 75701	
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I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Evan Tragarz  
Evan Tragarz